

**BUSINESS & LABOR**

**From:** John Harwood [harwoodenterprises@live.com]  
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Mr Chairman; Members of the committee

My name is John Harwood, my wife's name is Carol. We own an interest in our family farm in northern Montana and operate an agricultural service business in south central Montana. Carol is the office nurse for the Billings Clinic Cardiac Surgery Department. We have four grown children and four grandchildren. Our second son Craig has multiple disabilities. Both professionally and personally we are stakeholders in the high quality of medical care and service in America.

I was preparing oral testimony for your committee, when I learned that the hearing was changed from Thursday to Tuesday, I was unable to arrive in Helena in time to present, but I did listen from your lobby. Since attending the hearing, I have refocused my testimony.

In researching SB228, I came across The Henry Kaiser Family Foundation website. I encourage all of you to check it out. From accessing this one site I was able to learn that 150,000 Montanans do not have health care insurance and that the average health insurance premium is \$14,000 per year. The average Montanan spends @ \$5,000 on health care. Pretty sobering statistics. I read reports about medicaid and I read professional editorials how the costs of health care may bankrupt our country.

We all agree that there is a huge cost associated with our wonderful health care system. The average cost to care for one MT individual with developmental disabilities is approximately \$35,000 (2009 Mt Leg. Report). As a comparison a tenured MT Class C teacher earns @ \$30,000 for their family. Recently a member of my extended family had a serious bout with swine flu. Only by God's provision and first class medical care did he survive. His family did not have health insurance, I have heard that the cost of his treatment was over \$400,000. There was a tremendous outpouring of love and support but I doubt that it was financially enough.

So..... then the question is not simply "How will we pay these bills?" but becomes more complex and requires us to trust one another, to think, to communicate, to strategize effectively. It will require us to ask and answer tough question "How can we hold individuals responsibility for their share?", "How can we stop abuse and entitlements?" "How can we effectively control soaring cost in both the private and government sector?" Of course there will be a great differences of opinion. It will require us to take risks, some of plans will fail, we will have to back up and back down.

These are matters which will take huge investment in time and resources. The answers will come from government offices, a tractor seat, a nurse's station, the coffee shop, town hall meeting, talk radio, church benefits, board rooms, and the legislative process. We can not afford to fail, we all share a common mortality.

Senate Bill 228 needs to be killed in committee. There are several companion bills floating around the 2011 Legislature that also need to be killed. Stop the rhetoric. Stop running yourselves and other government employees down. In case you have failed to recognize it, you are government employees hopefully you have checked out the MT state medical insurance that is available to you. I am providing similar testimony on HB 284 and HB 206.

Respectfully  
John Harwood